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Examiner: Tieu, Binh Kien
Group Art Unit: 3985
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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJP

Applicant: BROWN ET AL

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Fees: Amendment ☐ Notice of Appeal ☐ Appeal Brief ☐ Other ☐

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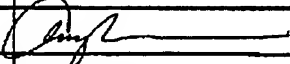
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/022,165
	Filing Date	12/17/2001
	First Named Inventor	Michael Wayne Brown
	Art Unit	3985
	Examiner Name	Tieu, Binh Kien
	Attorney Docket Number	AUS920010844US1
Total Number of Pages in This Submission		19

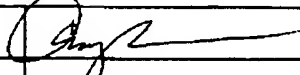
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Michael Wayne Brown, et al. Serial No.: 10/022,165 Confirmation Number: 3985 Filed: 12/17/2001 Title: PROVIDING ACCOUNT USAGE FRAUD PROTECTION Atty Docket Number: AUS920010844US1	: Before the Examiner: Tieu, Binh Kien : : Group Art Unit: 3985 : Amy J. Pattillo : P.O. Box 161327 : Austin, Tx 78716 : 512-402-9820
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Application No. 10/022,165
Docket # AUS920010844US1

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A. INTRODUCTORY COMMENTS

Responsive to the Office Action of July 19, 2005 with a 1 month shortened statutory period for reply, please amend the above-identified application as follows.

Amendments to the Specification begin on page 3.

Amendments to the Claims begin on page 5.

Arguments begin on page 15.

Application No. 10/022,165
Docket # AUS920010844US1

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